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HOMELESSNESS IN CANADA

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HOMELESSNESS IN CANADA

ISSUE DEFINITION

Adequate, secure shelter is considered basic to human and social health and development. It was estimated in 1986, the year preceding the United Nations International Year of Shelter for the Homeless, that over one billion of the world's inhabitants did not have access to adequate housing; of those, a hundred million had substandard shelter or no shelter at all. In Canada, estimates of people who had substandard or no shelter in 1986 were between 130,000 and 250,000.

For many, the term "the homeless" conjures up an image of middle-aged, socially marginal, alcoholic and unemployable males sleeping on park benches, in doorways or under bridges. In fact, over the past decade the characteristics of the ever increasing homeless population have altered dramatically. The homeless include able-bodied young people lacking marketable employment skills, runaways, the elderly, urban and rural residents, discharged psychiatric patients, women and children who have fled domestic violence, families and single mothers on social assistance, and the working poor who cannot find adequate and affordable housing.

A consensus has emerged among social reformers and commentators that homelessness results not from individual choice or individual failure, but rather from social structural factors - primarily poverty and a shortage of decent and affordable housing. People without a home rely for survival on food banks and emergency shelters, which are often understaffed, overcrowded, squalid, and unsafe and which, though expensive to run, do not provide services such as job training, housing assistance or psychiatric counselling. The social and economic costs of emergency measures are high and, at best, they provide short-term remedies. However, for an increasing number of Canadians they are becoming long-term housing.

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BACKGROUND AND ANALYSIS

A. Defining Homelessness

Homelessness implies more than an absence of four walls and a roof. Homelessness produces profound social dislocation and is associated with the absence of a role in the community, privacy and security. Homeless people lack a base from which to work, go to school, receive training, sustain social contacts, receive social services, and provide and receive nurture.

The United Nations General Assembly for the International Year of Shelter for the Homeless (1987) recognized two kinds of homeless people: those who have no homes, and those whose homes do not meet basic standards including adequate protection from the elements; access to safe water or sanitation; secure tenure and personal safety; accessibility to employment, education, and health care; and affordable prices.

The complete absence of shelter is not a permanent state for most homeless people; it affects them for varying periods of time depending on their circumstances. Homeless people may require emergency shelter for a night, a few weeks or months before they are able to arrange for permanent shelter. Researchers have developed three typologies of the homeless which reflect the differing causes of the condition: the chronically homeless; the periodically homeless; and the temporarily homeless. Some people may move from one type of homelessness to another.

Chronic homelessness is generally experienced by socially marginal people, including some with alcohol, drug or solvent abuse problems and current or former psychiatric patients. Researchers on homelessness have concluded that the latter make up from 20% to 40% of those who use emergency shelters and hostels. Though hospitals began releasing psychiatric patients from institutions in the 1960s, community-based health services to provide care and assist in the transition from institution to community did not materialize to the extent that advocates of deinstitutionalization had anticipated. The deinstitutionalized homeless confront inadequately-funded or unavailable out-patient treatment facilities and they lack the lifeskills required for survival in the

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community after periods of institutionalization. The chronically homeless tend to live on the streets in daytime and spend nights in flophouses or shelters or on the street. Because their behaviour can be disruptive and unpredictable and because they are often a potential risk to themselves and to others, many emergency shelters will not accept them. These people, typically antisocial, unemployable and abandoned by their families, pose particular problems for social service providers; their needs go beyond securing permanent housing. It has been estimated that 80% of all homeless people in the Ottawa-Carleton region suffer some form of mental illness. Given the multiple needs of these people, the Ontario Ministry of Health has approved a $365,000 grant to the region for a community-based support program. The grant will pay the costs to hire five caseworkers to help former psychiatric patients find employment, secure housing and obtain access to social services in the community. Caseworkers will also ensure that ex-patients who are under medical care take their medication and attend their doctor appointments.

In 1986, a housing co-op called Kogaluk was founded north of Aylmer, Quebec; it offers permanent, as opposed to temporary, housing for the chronically homeless. Unlike shelters that serve only the transient, Kogaluk allows residents to stay as long as they like. Many of these residents are former psychiatric patients and former prisoners who were found on the streets, in soup kitchens and through word of mouth. To join the co-op, candidates must be accepted by all of the members, pay $100 a month towards household bills and buy their own food. The co-op is situated on three acres of land; residents farm the land and sell the produce locally. They are allowed to live and work according to their capability. Kogaluk receives funding from the West Quebec United Way and donations from religious organizations.

Periodic homelessness does not involve the loss of shelter per se; rather it involves any number of temporary departures from the home when pressures or tensions become intense. According to the research, people who experience the loss of a home for finite periods of time include: unemployed workers who have migrated from economically marginal areas but have not yet found employment; native people who have left their

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reserves for urban centres in search of work; runaways from the family home who are living on the street; battered women and their children who have gone to transition and safe houses to escape domestic violence; and social assistance recipients who require shelter space when their money is depleted late in the social assistance month. People with limited options and resources may go through a cycle of moving in and out of temporary shelters over many years.

The temporary loss of a home can be the result of a crisis such as a fire or hospitalization. Recently it has been experienced increasingly by the working poor as a result of changes in their personal or economic situation. Emergency shelter workers have reported assisting growing numbers of people who have lost their jobs or whose unemployment insurance has expired and who have subsequently had their mortgages foreclosed or have been evicted by landlords. Included in this group of homeless are runaways and battered women who cannot return to their domestic situation and single mothers and families on social assistance who cannot afford private market rents and are on waiting lists for public housing. Although this form of homelessness may be temporary, it involves the complete loss of home, roots and access to welfare assistance. The ability of these low-income homeless to find affordable housing ultimately determines how long their "temporary" homelessness persists. For some, temporary emergency shelters have become long-term housing. A 1983 survey in Metro Toronto asked hostel users about their immediately previous type of accommodation. It found that 25% them had come from other hostels. It is estimated that between 10,000 and 20,000 people are caught in the emergency shelter system in Ontario.

Shelter workers in Ottawa-Carleton have reported that the economic recession has brought about an increase in poverty, which has in turn caused a greater demand for the limited temporary emergency shelter space in the region. Local demand for shelter has been increased because the region is experiencing an influx of people from the more economically underdeveloped regions in Canada who have migrated to central Canada looking for work. Local agencies have pointed out that when people from other parts of the country arrive in the region, they are immediately

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confronted with a serious shortage of affordable housing. One shelter worker with the Shepherds of Good Hope summed up the problem this way: "It all trickles down to us. When the economy turns bad, we see the effects here."

In effect, homeless people are caught in a perpetual cycle of poverty; lack of an address makes them ineligible for welfare assistance and, without welfare, a homeless person cannot rent a place in which to live. To break this cycle, a pioneer agreement by the city of Montreal, the province of Quebec and two community groups makes it possible for homeless people to receive welfare payments. Provisions of the agreement include two consecutive months of payments of approximately $400 per month to Montreal's homeless people who agree to job counselling and to look for housing. There are an estimated 27,000 homeless people currently in the city.

An ever-increasing number of the working poor and recipients of social assistance in the private housing market are considered to be at risk of becoming homeless. The changing labour market requires fewer semiskilled and unskilled workers in the primary sector industries where wages are relatively high and more unskilled workers in the service sector where wages tend to be low. Many low-income workers have a tenuous hold on economic stability and market value rents absorb the bulk of their monthly income; an emergency or crisis could cause them to fall out of the housing market. It has been observed that despite their differences, poverty is a shared characteristic of the "pre-homeless" and homeless.

B. Counting the Homeless

Estimating the number of homeless people in a society can be difficult. Enumeration of a population is usually based on an address; the homeless have no permanent address. Therefore, counts of the homeless have been derived from reports from shelters and related social agencies. Varying definitions of the homeless result in varying estimates of their numbers. It has been noted that if only those who have no shelter are included, the estimated number low; if those who use emergency shelter are included, the number is larger; and, if homelessness includes those who are

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without shelter and those who live in inadequate shelter, a much larger estimated number results.

The Canadian Council on Social Development (CCSD) in 1987 conducted the first and, to date, only census of the homeless in Canada. It was based on those who stayed in emergency shelters on 22 January 1987. Organizations throughout Canada that provide either temporary or emergency shelter and related services to the homeless were asked to complete a questionnaire on that date. The objectives of the survey were:

- to identify the number of people seeking shelter in Canada;
- to identify the causes of homelessness and the characteristics of the homeless;
- to identify strategies in different jurisdictions to house the homeless.

This "snapshot survey" of homelessness in Canada estimated that 10,672 people stayed in emergency or temporary shelters on 22 January 1987. Survey findings indicated almost three-quarters of all of these shelter users were in three provinces: 42% were in Ontario, 17.5% in Quebec, and 14% in Alberta. Only Prince Edward Island reported no homeless people on that day.

In September 1989, sources at Statistics Canada announced that there would be an attempt to enumerate homeless people in the 1991 Census. Census takers will search alleys, bridges, parks and soup kitchens in 10 major cities to establish a count of the homeless in Canada.

C. The Composition of the Homeless

As reported in the CCSD census, at least one-half of people in the shelters were on social assistance; 54.7% were unemployed; at least 20% were current or ex-psychiatric patients; 9% had been evicted; over one-third were alcohol abusers; 15% were drug abusers; 3% were physically handicapped; 61% were men; 11.5% were children aged 15 years and under; 27.5% were women. There were 1,271 women and children staying in shelters for battered women on that night, representing 16.4% of the total number of people who participated in the study.

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The CCSD study is considered to be an underestimate. It does not include people housed in hotels, families doubled up with relatives and friends, battered women who were in non-participating emergency shelters, persons who slept outdoors in doorways, or parking garages or abandoned buildings, or persons in detoxification centres or jails. A CCSD spokesperson observed that "in many cities, the number of homeless in a shelter on a given night is more a measure of the shelter's capacity than of the number of homeless."

The shelters and related service agencies participating in the CCSD study also reported the total number of homeless people they had sheltered in 1986. The responses indicate that during 1986 there were between 130,000 to 250,000 people in Canada who did not have homes or whose housing was grossly inadequate. During that same year, 105 agencies across Canada, including shelters and soup kitchens, served 1,222,555 meals.

Research on the biographies of homeless street adolescents has revealed a significant number who are victims of sexual abuse. In a survey conducted by the Social Planning Council between October 1988, and January 1989, teen-age street people in downtown Winnipeg were interviewed in shopping malls, restaurants and billiard halls. Sixty percent of those surveyed were female. One-half of those interviewed indicated that they had been sexually abused at some time.

Surveys of street prostitutes have revealed a high incidence of sexual abuse in their backgrounds. According to a street coordinator for the Youth Services Bureau of Ottawa-Carleton, many homeless young people in the Ottawa- Carleton region are turning to street prostitution to obtain food and shelter. A member of the Social Planning Council of Ottawa-Carleton confirmed that the Council has regular contact with youth who engage in casual prostitution to pay for basic necessities. The Council conducted a one-week survey of street youths in April 1989. It found that 169 young adults and youths, 24 years and under, sought shelter during that period but it did not determine the proportion working as prostitutes at the time. The regional social services have committed about $104,000 toward a 20-bed shelter to help respond to the needs of homeless youth who are in crisis.

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Recent research has identified drug and alcohol addiction as a problem affecting a significant proportion of the young who live on the street. A survey of homeless youths in Toronto conducted by Ontario's Addiction Research Foundation (ARF) during February and March 1990, found that nine out of ten street youths abuse alcohol or drugs or both. Interviews were conducted with 145 of the estimated 3,000 to 5,000 homeless young people in Toronto. Two-thirds of the sample were male and the average age was 19 years. The study found that over 40% had attempted suicide at least once, almost half admitted a serious alcohol problem, 95% were current drinkers and 60% reported having three separate drug problems. It is noteworthy that over two-thirds of those surveyed were from areas in Canada other than Toronto, one-fifth had run away from family home before they were 11 years old and 41% had run away four times or more. According to reports from both the male and female homeless youths in the ARF study, their lack of food, shelter and clothing caused them more difficulties than their substance abuse problems.

Virtually all commentators on homelessness have noted the increasing number of families who rely on emergency shelter for housing. In Ottawa-Carleton, 1,263 families with 2,036 children sought housing in the region's two emergency shelters between January 1986 and August 1988. Of these, 1,008 were single parent families, most of them single mothers. It has been estimated that across Canada, on any given night, 16% to 20% of all emergency shelter spaces (that is, 1,500 to 2,000 people) are occupied by family groups. Homelessness among families in some U.S. cities has reached significant proportions. It was reported that on 9 January 1985, New York City's shelters and welfare hotels took in 20,000 people, 63% of whom made up of families. The number of homeless families in New York shelters is such that the city has arranged for buses to circulate among welfare hotels and emergency shelters to pick up children for school.

Studies of homeless families have found that shelter living can produce profound behaviour problems among children, since stability, familiar routines, friendships and schooling are all disrupted. A Harvard University Medical School study found that homeless children exhibited learning disabilities, signs of anxiety, severe depression and serious

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developmental lags. Homelessness has compelled some parents to give their children up temporarily. Children's Aid and Catholic Children's Aid in Metro Toronto have reported that parents who cannot find housing increasingly ask that their children be placed in foster care.

D. Shortage of Affordable Housing

A direct relationship has been established between being poor in a society without sufficient adequate and affordable housing and homelessness.

Government efforts have been directed toward problems related to the availability and affordability of adequate housing. It is estimated that since the mid-1970s the federal government has spent $5 billion in support of the construction of rental housing. It also spent almost $1.5 billion in 1982 and 1983 to stimulate the market by providing grants to home-buyers. In 1984 the estimated provincial direct housing expenditures were $942 million. The federal government's 1985 "Consultation Paper on Housing" noted that more than 500,000 rental householders could not afford physically adequate and uncrowded accommodation; nearly 200,000 homeowners had serious affordability problems, despite federal and provincial financial involvement in housing. In 1985, of all owned and rented dwellings, 1.4% lacked basic facilities; 12.5% needed major repairs; and dwellings both lacking facilities and needing major repairs were 13.5% of the total.

Research on the homeless has shown that the shortage of decent low-income housing is associated with the type of private housing constructed, the "gentrification" of inner city neighbourhoods, and the declining production of public housing.

Housing in Canada is, in the main, constructed by private industry. The construction of middle-income and luxury housing is more profitable than the construction of low-income rental housing. In Ontario between 1984 and 1987, rental housing accounted for less than 20% of the total annual housing starts. The private sector permanent housing market increases across the country on average 2% to 3% annually, but coincident

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with this modest increase is a continuously shrinking supply of housing units at the lower end of the market.

The diminishing availability of affordable housing is in part a result of urban concentration that has led to the gentrification of inner-city, low-income residential neighbourhoods in some regions of Canada. Gentrification involves the purchase and renovation of older residences by middle-income earners, landlords and developers and the displacement of the incumbent population. Displacement results from the reshaping of the local housing stock in the following ways: the purchase of housing for renovation by middle-income earners who are able to outbid local residents in the real estate market; the purchase of rental housing (apartments and rooming houses) for conversion into single family dwellings and condominiums; and the demolition and redevelopment of neighbourhoods for higher income households. The Ontario Task Force on Roomers, Boarders and Lodgers estimated that between 1982 and 1986 the city of Toronto had lost 1,700 rooming houses each year through demolition and conversion.

A recent study carried out by the Council on Aging of Ottawa-Carleton reveals that there is a lack of affordable housing for seniors, mostly women, in the $10,000 to $30,000 income range. Information compiled by the Council from the 1986 census shows that women 65 and older make up 83% of the elderly population in Ottawa; 85% of these women are living in rented accommodations. Senior women, in general, have limited incomes as most of them spent little or no time in the labour force and have no company pension benefits as income.

As housing stock diminishes, rents increase. Following the logic of supply and demand, as the supply of rental housing has been constricted, demand has increased and rents have escalated. Indeed, there has been a steady increase in the cost of rental property over the past five years in most parts of Canada. Rents in Toronto increased from a monthly average of $562 for a three-bedroom apartment in 1984 to $738 in 1988. This represents a 31.3% increase. Over the same period of time, the average rent for a three-bedroom apartment in Saint John increased by 24.8% - from $342 to $427 per month. The working poor and social assistance recipients who cannot afford to leave the urban core tend to spend a higher than average proportion of their income on housing.

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A recently released report entitled "On The Outside Looking In: An Examination of Homelessness in Calgary" estimates that there are 7,000 Calgarians without a fixed address and that the number continues to grow. Representatives from 36 local agencies contributed to this comprehensive examination of the city's homeless population. They conclude that the 1% vacancy rate in Calgary, coupled with soaring rents and real estate prices, has pushed many low-income people out of the housing market. One of the report's key recommendations is that the city establish a network of affordable housing units, small group homes, shelters and transitional houses to accommodate Calgary's homeless.

Research has shown that households paying over 30% of their income on rent (one commonly used criterion in determining the need for housing assistance) have increased in Canada during the 1980s. Between 1976 and 1981, 23% of households were in this category; in 1985, 27.8% of households in Canada were. The Metropolitan Toronto Community Services Department found that welfare recipients in Metro Toronto living in private rental units paid, on average, 64% of their benefits each month on rent. A 1984 study on women and housing found that across Canada in 1980, 38% of female renters paid more than 30% of their income on rent. And the Canada Mortgage and Housing Corporation has reported that 40% of female single parents live in housing that is crowded or in need of physical repair, or costs more than 30% of their income.

It has been estimated that in 1987, 1,407,000 families and 1,113,000 unattached individuals were living in poverty. The poor who cannot find affordable housing in the private market must often wait years for public housing. The stock of subsidized housing for the poor is estimated to be 500,000 units for all of Canada. A 1988 report estimates that in Toronto 17,000 people are on public housing lists which have an average waiting period of four years.

The Federation of Canadian Municipalities' "big city mayors' caucus" held its first housing symposium this year in Vancouver. Caucus members expressed concern that declining financial support for housing from the federal and provincial governments could result in a level of homelessness and substandard dwellings in Canada comparable to that of some American cities. The mayors called for a "national action plan" on

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homelessness, involving three levels of government, to be discussed at a conference planned for November in Vancouver. At the conclusion of the housing symposium, a resolution was adopted calling for a moratorium on the Goods and Services Tax as it applies to rental housing. The group also called on the federal government to reinstate the rental residential rehabilitation program and to renew its commitment to supporting non-profit co-operative housing.

In March 1991, the Federation released a report entitled *Housing and Homelessness*. The study, conducted by the big city mayors' caucus of the Federation, examined the housing situation in 16 major centres across Canada.

Of Canada's 2.6 million renting households, 560,000 (one in five) were found to be in dwellings classified by the Canada Mortgage and Housing Corporation as inadequate or unsuitable. Members of these households, 64% of which are in Vancouver, Toronto and Montreal, pay in excess of 30% of their incomes on rent. In proportion to their numbers in society, senior citizens were identified as most likely to have difficulty in affording accommodation. The report noted that if single parents had been examined separately in the study, they would have been among those most in need of affordable housing.

The mayors of Canadian major cities stress that a commitment to increasing the affordable housing stock for all Canadians has to move to the top of the political agenda if the country is to avoid urban wastelands of poverty, racial strife and crime. They propose that municipalities invest in renovation projects and modify zoning regulations and building codes to create affordable housing. As well, they call upon the federal government to invest at least $100 million more each year to build subsidized housing. The federal government, which spends $1.9 billion on housing programs, cut $146 million in spending on low cost housing in the last budget.

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PARLIAMENTARY ACTION

Although the Constitution grants the provinces authority over housing policy and programs, all levels of government in Canada are involved in housing and prior to 1970 virtually all housing policy was federal. The policies and programs that have evolved address the quantity, quality and cost of housing.

Prior to 1970, government programs assisted a little over one-third of housing starts, less than 5% which were directed toward low-income housing. During the 1970s federal program assistance increased to 40% of housing starts. By 1986, government programs had dropped to 14% of housing completions and 8% of this federal assistance was directed toward low-income Canadians.

Three federal Acts passed in the 1930s were directed toward increasing housing stocks to ease shortages and promoting job creation through stimulating the private housing market. The *Dominion Housing Act* (1935), the first national housing legislation, provided $20 million in loans that helped to finance 4,900 units over a three-year period. The 1937 *Federal Home Improvement Plan* subsidized the interest rates on loans for housing rehabilitation to 66,900 homes. The 1938 *National Housing Act* (NHA) helped the creditworthy to buy a house, assisted in making low-income housing sanitary, and provided for the modernization of existing housing stock. The Act also provided for construction of low-rent housing.

During the Second World War, the federal government created a Crown corporation, the Wartime Housing Corporation, which built 45,930 housing units over eight years. The corporation also assisted in the repair and modernization of existing houses. In 1946 its assets passed to the Central Mortgage and Housing Corporation (CMHC), later the Canada Mortgage and Housing Corporation, to provide home buyers with mortgages at favourable rates. Today CMHC is the main agency responsible for administering housing policy at the federal level.

In 1949, the NHA was amended to provide for joint federal-provincial programs to construct publicly owned and provincially managed housing for low-income families, the disabled and seniors. In 1954 the federal government began insuring loans for mortgages made by private

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investors against borrower default. Amendments to the *Bank Act* were made enabling chartered banks in Canada to lend money for mortgages and allowing the federal government to reduce its involvement in lending. In 1964, the federal government introduced legislation that allowed for the transfer of loans of up to 90% to the provinces for the construction of provincially owned public housing. The legislation also authorized CMHC to provide loans directly to municipal and private non-profit corporations. Between 1947 and 1986, 253,500 public housing units were built across Canada - Ontario has 43% of all public housing stock, followed by Quebec (22%), BC (8%), Manitoba (7%) and Alberta (5%).

During the 1970s, incentives to stimulate home buying and home and neighbourhood rehabilitation were introduced. Measures to encourage home ownership included tax exempt Registered Homeownership Savings Plans, the Assisted Homeownership Program, and amendments to the *Income Tax Act* that excluded principal residences from capital gains tax. Federal funds were also directed toward residential rehabilitation assistance, neighbourhood improvement and home insulation programs. The rehabilitation and home improvement funds assisted homeowners and landlords to upgrade 315,000 homes between 1974 and 1986. It was also during the 1970s that all provinces established housing departments and began taking on a stronger role in housing policy development and priority setting.

The public housing constructed prior to the 1970s was 100% gearedtoincome. The result was the formation of ghettos of poverty unpopular with both tenants and local communities. Amendments to the NHA introduced in 1973 provided financial assistance for new home buying, loans for cooperative housing, and low-interest loans to 100% of a project's value for municipal and private non-profit housing. One of the thrusts of the legislation was to integrate different income levels within housing projects to encourage dispersion of low-income families within the community. One of the consequences of the income-integrated projects, however, was that two-thirds to three-quarters of the housing went to middle-income families and many families in need were not accommodated.

At the beginning of the 1980s, three temporary federal programs were introduced to assist middle-income families. The Canadian

Home Ownership Stimulation Program provided grants to home buyers. The Canada Mortgage Renewal Plan assisted homeowners in paying that portion of their mortgage and property tax that, as a result of mortgage renewal at higher interest rates, exceeded 30% of their income. The Graduated Payment Mortgage Plan helped homeowners reduce monthly mortgage payments.

During the first five years of the 1980s, 1.7% of total federal government budget went to housing. During the latter half of the decade, this figure dropped to 1.4%. Of all the program areas of the federal government, housing has had and continues to have one of the smallest expenditures. Most of the decline in housing expenditures during the 1980s was in market housing (e.g. home ownership and rental construction assistance) as opposed to social housing programs. Over 90% of federal housing funds are spent to subsidize existing housing projects. In 1989, the federal government spent $1.7 billion on 500,000 units of public housing, non-profit housing, co-operative housing, and rent supplement housing.

In 1986 the federal government introduced its New Housing Directions, which made two changes related to public housing policy. Social housing was directed to households in "core need" (a shift away from mixed-income housing projects), and the delivery of social housing programs was devolved to provincial and territorial governments.

CHRONOLOGY

1935 - The *Dominion Housing Act*, the first national housing legislation, provided $20 million in loans and helped finance 4,900 units over three years.

1937 - The *Federal Home Improvement Plan* subsidized the interest rates on loans for housing rehabilitation.

1938 - The *National Housing Act* provided assistance to home buyers, helped to make low-income housing sanitary, and provided for the modernization of existing stock.

1946 - The assets of the the Wartime Housing Corporation passed to the Central Mortgage and Housing Corporation (CMHC), later the Canada Mortgage and Housing Corporation to provide home buyers with mortgages at favourable rates.

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1949 - The *National Housing Act* was amended to provide joint federal-provincial programs to construct public housing.

1954 - The federal government began insuring loans for mortgages made by private investors against borrower default and the *Bank Act* was amended to enable chartered banks to lend mortgage money.

1964 - Federal government introduced legislation that allowed for loan transfers of up to 90% to the provinces for the construction of provincially owned public housing.

1969 - The federal Rent Supplement Program provided low-income households in private rental accommodation with the difference between market rent and 25% of income.

1973 - Amendments were made to the *National Housing Act* to provide financial assistance for new home buying, loans for cooperative housing, and low-interest loans for municipal and private non-profit housing. One of the thrusts of the amendments was to integrate different income levels in social housing projects.

1974 - The Rural and Native Housing Program provided new housing and renovation assistance for low-income native and non-native people living in rural areas and towns with populations of 2,500 and less.

1976 - Habitat, the United Nations Conference on Human Settlements, was held in Vancouver. Governments collectively proclaimed the international community's commitment to promoting decent shelter and living conditions throughout the world.

1986 - The federal government introduced its New Housing Directions, which, among other things, directed social housing programs to households in need and devolved the delivery of housing programs to the provinces and territories.

1987 - The UN International Year of Shelter for the Homeless focused attention on the homeless and on the need for national and international efforts to improve the shelter and neighbourhoods of the world's poor.

1989 - The Federal Housing Minister indicated that he hoped to have a plan in place by fall 1989 to assist first-time home buyers. The proposal would reduce to 5% the current 10% downpayment required for homes purchased with the backing of CMHC.

1990 - In its February 1990 budget, the federal government cut the amount of new money promised for low-cost housing by $51 million over two years.

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